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AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listing, of claims in the application:

Claim 1 (currently amended): An information portal system, ~~wherein a user maintains an account at an institution and the institution maintains user data relating to the user at the institution and wherein the user connects to the portal system to have access to user data from one or more institutions, the information portal system~~ comprising:

a portal server including logic to authenticate a user logging onto the portal server ~~for a portal session from a user client~~ to access user data received at least in part from a server of an institution; ~~an institution server including logic to authenticate a user to provide the user with access to the user's data at the institution and to allow the user to perform an action selected from a first set of actions relating to the user's data;~~

logic for initiating establishment of a portal-institution interface over which the portal ~~system~~ server may authenticate[[s]] ~~the portal system to~~with an ~~the~~ institution ~~server~~ using portal authentication data; and

logic at the portal server to perform on the user[['s]] data an action selected from ~~the~~ a first set of actions ~~using requests to the institution server after authenticating the portal server to the institution server~~.

Claim 2 (currently amended): The information portal system of claim 1, wherein the actions performable on the user[['s]] data by the portal are actions selected from a second set of actions that is a ~~proper~~ subset of the first set of actions.

Claim 3 (original): The information portal system of claim 2, wherein the institution is a financial institution, the user data is financial transaction information, the first set of actions includes conducting a financial transaction and the second set of actions includes viewing user data but the second set of actions does not include conducting financial transactions.

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Claim 4 (new): The information portal system of claim 1, further comprising the server of the institution, the server of the institution comprising logic for retaining the user portal ID as a validated user portal ID and associating the validated user portal ID with a user account at the institution to which the user data pertains, and logic for authenticating that the portal server, by providing the validated user portal ID, may access the user data.

Claim 5 (new): Information portal logic comprising:

logic for initiating authentication of a portal server with an institution using portal authentication data;

logic for enabling a user of the portal server to access user data received from a server of the institution, the user having arranged with the institution for accessability of the user data through the portal server; and

logic for performing on the user data an action selected from a first set of actions.

Claim 6 (new): The information portal logic of claim 5, wherein the action selected is selected from a second set of actions that is a subset of the first set of actions.

Claim 7 (new): The information portal logic of claim 6, wherein the institution is a financial institution, the user data is financial transaction information, the first set of actions includes conducting a financial transaction and the second set of actions includes viewing user data but the second set of actions does not include conducting financial transactions.

Claim 8 (new): The information portal logic of claim 5, further comprising user interface logic for providing a reference to a web page associated with the institution so that the user by following the reference may initiate the arranged accessability.

Claim 9 (new): The information portal logic of claim 8, wherein the reference includes a user portal ID, and upon following the reference, the user is provided an opportunity to

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authenticate with the institution using user authentication information, and after authentication the institution retains the user portal ID as a portion of the portal authentication data.

Claim 10 (new): The information portal logic of claim 9, wherein the user interface logic is further for providing the user an opportunity to authenticate the user portal ID with a plurality of institutions.

Claim 11 (new): The information portal logic of claim 10, wherein the user interface logic is further for providing the opportunity to authenticate with the plurality of institutions by providing a separate reference for each of the plurality of institutions, each separate reference containing the user portal ID.

Claim 12 (new): The information portal logic of claim 9, wherein the user interface logic is further for providing the user an opportunity to associate the user portal ID with a plurality of separate accounts at the institution.

Claim 13 (new): The information portal logic of claim 12, wherein the user interface logic provides the opportunity to authenticate for the plurality of separate accounts by providing for the user to follow the reference a plurality of times, each time the user to authenticate with the institution using different user authentication data, and for each of the plurality of times, the reference to contain the user portal ID.

Claim 14 (new): The information portal logic of claim 5, wherein the logic to authenticate is operable to interface with user interface logic for initiating enrollment of the user upon a determination that the user does not have a valid account on the portal system, and to provide a reference to a web page associated with the institution so that the user, by following the reference, and providing user authentication information to the institution, initiates the arranged accessability.

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Claim 15 (new): The information portal system of claim 5, wherein the logic to authenticate is operable to establish a trusted connection between the portal server and the server of the institution using the portal authentication data, and further comprising logic to provide for reception of the user data, over the trusted connection, through one or more of batch requests and user initiated requests.

Claim 16 (new): A computer-program product comprising program code, the program code comprising:

program code to authenticate a user logging onto a portal server to access user data received from a server of an institution, the user having arranged with the institution for accessability of the user data through the portal server;

program code to initiate authentication of the portal server with the institution using portal authentication data; and

program code to perform on the user data an action selected from a first set of actions.

Claim 17 (new): The computer-program product of claim 16, further comprising program code to provide a reference to a web page associated with the institution so that the user by following the reference may initiate the arranged accessability.

Claim 18 (new): The computer-program product of claim 17, wherein the reference includes a user portal ID, and upon following the reference, the user is provided an opportunity to authenticate with the institution using user authentication information, and after authentication the institution retains the user portal ID as a portion of the portal authentication data.

Claim 19 (new): The computer-program product of claim 18, wherein the program code to initiate authentication is operable to establish a trusted connection between the portal server and the server of the institution using the portal authentication data; and further comprising program code to provide reception of the user data, over the trusted connection, through one or more of batch requests and user initiated requests.

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